

For Immediate Release
April 20, 2007

Company Press Release

NorCal Community Bancorp Announces Results for the First Quarter

ALAMEDA, Calif. – (BUSINESS WIRE) – April 20, 2007. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the first quarter of 2007. Net income for the three months ended March 31, 2007 decreased \$133,000 or 18% to \$609,000, compared to net income of \$742,000 in the first quarter of 2006. Earnings per diluted share decreased to \$0.19 in the first quarter of 2007 compared to \$0.25 for the same period in 2006, a 23% decrease.

The return on average assets for the first quarter of 2007 was 0.96% and the return on average equity was 10.93%, compared to 1.28% and 17.72%, respectively in the first quarter of 2006.

At March 31, 2007, the Company’s total assets were \$263.0 million, an increase of \$17.9 million or 7% compared to March 31, 2006. Total loans and leases were \$227.9 million at March 31, 2007, an increase of \$22.8 million or 11% compared to March 31, 2006. Total deposits were \$212.7 million at March 31, 2007, a decrease of \$5.5 million or 3% compared to March 31, 2006.

Included in 2007 first quarter results are expenses associated with the opening of the Company’s new 7,500 square foot downtown Oakland Commercial Banking Center and the expanded Customer Service Center located in Alameda. The Company also realized expenses from increased staffing and equity compensation expense in the first quarter of 2007 compared to the same period in 2006. These expenses are expected to continue throughout the remainder of 2007. Also included in other expenses are operational losses associated with a bank robbery and VISA debit card fraud totaling approximately \$75,000.

President and CEO, Stephen G. Andrews stated, “Our investment in expanding our franchise footprint and our commitment to increase the quality of our customer service is evidenced in our first quarter results. We anticipate that 2007 will be a year dedicated to laying the foundation for providing us with the ability to move our Company to another level.”

A copy of the Company’s information and disclosure statement pursuant to Securities and Exchange Commission Rule 15c2-11 can be found on the home page of the Company’s website at www.bankofalameda.com under the Investor Relations section.

Cautionary Statement: This release may contain certain forward-looking statements that are subject to risks and uncertainties that could cause actual results and events to differ materially from those stated herein. Words such as “anticipate,” “believe,” “estimate,” “expect,” “should,” “intend,” “project,” and words or phrases of similar meaning are intended to identify forward-looking statements. Management’s assumptions and projections are based on their anticipation of future events and actual performance may differ materially from that projected.

Contact:
NorCal Community Bancorp
Steve Andrews (510) 748-8468
www.norcalcommunitybancorp.com

NorCal Community Bancorp
FINANCIAL HIGHLIGHTS

(Dollar amounts in thousands, except share and per share data)
(Unaudited)

FOR THE PERIOD:	Three Months Ended		
	Mar. 31, 2007	Mar. 31, 2006(1)	% Change
Net interest income	\$ 3,521	\$ 3,219	9%
Provision for loan losses	20	150	-87%
Noninterest income	175	181	-3%
Noninterest expense	<u>2,686</u>	<u>2,024</u>	33%
Income before provision for income taxes	990	1,226	-19%
Provision for income taxes	<u>381</u>	<u>484</u>	-21%
Net income	<u><u>\$ 609</u></u>	<u><u>\$ 742</u></u>	-18%
Net income per basic share	\$ 0.21	\$ 0.29	-28%
Net income per diluted share	\$ 0.19	\$ 0.25	-23%
Average shares outstanding	2,940,931	2,587,803	
Diluted average shares	3,222,745	3,013,622	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	0.96%	1.28%
Return on average equity	10.93%	17.72%
Average shareholders' equity to average assets	8.82%	7.59%
Net interest margin	5.89%	5.83%
Efficiency ratio	72.68%	59.58%

AT PERIOD END:

Loans and leases	\$ 227,875	\$ 205,102
Allowance for loan and lease losses	\$ 2,906	\$ 2,630
Assets	\$ 263,017	\$ 245,132
Shareholders' equity	\$ 22,866	\$ 17,189
Deposits	\$ 212,733	\$ 218,278
Total risk-based capital ratio	13.68%	12.77%
Allowance for loan and leases losses to total loans and leases	1.28%	1.28%
Shares outstanding	2,977,399	2,587,803

(1) All share and per share data have been retroactively restated to reflect a 3-for-2 stock split on December 7, 2006.